



Bank Holding Company Performance Report September 30, 2022—FR BHCPR

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BHC Name [EB ACQUISITION COMPANY, LLC](#)

City/State [UNIVERSITY PARK, TX](#)

Bank Holding Company Information

Federal Reserve District: [11](#)

Consolidated Assets (\$000): [18,349,910](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

EB ACQUISITION COMPANY, LLC
6565 HILLCREST AVENUE, 6TH FLOOR
UNIVERSITY PARK, TX 75205

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Summary Ratios

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
Average assets (\$000)	18,882,917			18,744,525			18,842,557			18,025,135			9,787,814		
Net income (\$000)	63,299			60,062			78,912			35,769			22,092		
Number of BHCs in peer group	132			132			130			128			125		
	BHC	Peer # 1	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	3.31	2.79	87	3.32	2.65	89	3.30	2.60	89	3.19	2.77	77	3.77	3.01	84
+ Non-interest income	0.38	0.94	16	0.35	1.09	11	0.38	1.04	14	0.39	1.21	12	0.62	1.32	19
- Overhead expense	1.90	2.18	31	2.03	2.21	39	2.05	2.17	43	2.38	2.57	48	3.23	2.69	78
- Provision for credit losses	0.14	0.10	69	0.08	-0.12	94	0.11	-0.09	92	0.64	0.51	70	0.36	0.15	91
+ Securities gains (losses)	0	0	15	0	0.01	23	0	0.01	23	0	0.02	16	0	0.01	35
+ Other tax equivalent adjustments	0	0	48	0	0	49	0	0	0	0	0	82	0	0	7
= Pretax net operating income (tax equivalent)	1.64	1.46	71	1.57	1.76	36	1.52	1.66	41	0.57	1.04	15	0.80	1.56	7
Net operating income	0.45	1.10	3	0.43	1.34	4	0.42	1.26	3	0.20	0.81	12	0.23	1.19	6
Net income	0.45	1.10	3	0.43	1.34	3	0.42	1.26	3	0.20	0.82	12	0.23	1.19	6
Net income (Subchapter S adjusted)		1.56			2.06			1.97			1.18				1.17
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.65	3.36	72	3.69	3.12	85	3.65	3.06	86	3.76	3.55	61	4.65	4.41	68
Interest expense	0.06	0.35	1	0.07	0.26	10	0.06	0.25	8	0.22	0.52	12	0.43	1.08	7
Net interest income (tax equivalent)	3.59	3.01	89	3.62	2.85	90	3.59	2.80	91	3.54	3.01	78	4.22	3.33	83
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.26	0.09	88	0.12	0.12	56	0.13	0.11	63	0.21	0.27	50	0.38	0.21	81
Earnings coverage of net loan and lease losses (X)	11.34	36.38	33	23.19	26.30	58	20.99	39.72	51	9.50	22.91	42	4.65	24.40	19
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.14	1.17	50	1.18	1.32	39	1.23	1.23	56	1.16	1.58	27	0.37	0.83	13
Allowance for loan and lease losses / Total loans and leases	1.14	1.15	53	1.18	1.30	40	1.23	1.20	56	1.16	1.55	28	0.37	0.81	13
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.36	0.39	46	0.42	0.58	38	0.39	0.49	40	0.47	0.71	34	0.73	0.57	69
30–89 days past due loans and leases / Total loans and leases	0.96	0.33	89	0.80	0.29	91	0.90	0.32	91	0.83	0.39	86	0.78	0.43	85
Liquidity and Funding															
Net noncore funding dependence	-1.83	5.89	17	-7.22	-3.31	37	-6.97	-2.33	37	-7.04	3.20	22	-9.31	14.45	4
Net short-term noncore funding dependence	-2.06	0.87	27	-7.46	-9.17	47	-7.17	-7.71	47	-7.40	-4.76	33	-10.37	3.38	13
Net loans and leases / Total assets	62.88	63.09	44	57.29	58.81	44	55.97	58.67	43	57.43	61.58	29	58.88	63.77	26
Capitalization															
Tier 1 leverage ratio	8.44	9.22	25	8.27	9.07	28	8.11	8.98	27	8.33	9.13	29	8.45	9.76	15
Holding company equity capital / Total assets	4.41	9.68	1	4.83	10.79	0	4.71	10.71	0	4.93	11.16	0	5.11	12.43	1
Total equity capital (including minority interest) / Total assets	11.52	9.81	80	12.63	10.91	77	12.29	10.82	72	12.89	11.29	73	13.36	12.57	61
Common equity tier 1 capital / Total risk-weighted assets	12.72	11.79	68	12.99	12.64	63	12.92	12.42	65	13.81	12.38	79	13.01	12.17	76
Net loans and leases / Equity capital (X)	14.26	6.64	99	11.85	5.47	97	11.89	5.53	98	11.64	5.58	97	11.52	5.21	99
Cash dividends / Net income	96.76	31.93	96	105.13	27.22	99	105.24	28.27	98	0	42.30	4	0	33.12	3
Cash dividends / Net income (Subchapter S adjusted)		71.62			-3.51			3.14			-0.65			-12.02	
Growth Rates															
Assets	-3.69	6.04	16	2.77	9.51	19	1.46	10.50	14	11.27	16.68	35	185.21	9.26	99
Equity capital	-12.11	-3.83	28	-0.70	7.52	9	-3.21	7.46	4	7.36	6.99	61	30.70	10.49	88
Net loans and leases	5.71	14.48	19	-0.66	-0.66	61	-1.13	3.36	38	8.54	9.07	56	123.97	9.10	98
Noncore funding	-19.73	36.20	12	-50.69	-21.64	12	-45.61	-14.79	13	-42.83	-12.18	13	26.62	6.59	82
Parent Company Ratios															
Short-term debt / Equity capital	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital	0	11.91	13	0	10.65	11	0	10.95	12	0	13.56	10	0	13.04	13
Equity investment in subsidiaries / Equity capital	100	104.01	34	100	103.15	34	100	103.22	39	100	102.81	35	100	103.22	35
Cash from ops + noncash items + op expense / Op expense + dividends		118.32			155.61			154.48			147.24			190.27	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	400,094	420,792	553,867	529,952	355,613	-4.92	157.58
Income from lease financing receivables.....	0	0	0	2	9		-100.00
Fully taxable income on loans and leases.....	400,003	420,746	553,837	529,860	355,622	-4.93	157.33
Tax-exempt income on loans and leases.....	91	46	30	94	0	97.83	
Estimated tax benefit on income on loans and leases.....	19	11	8	22	0	73.47	
Income on loans and leases (tax equivalent).....	400,113	420,803	553,875	529,976	355,622	-4.92	157.40
Investment interest income (tax equivalent).....	67,961	51,511	72,022	76,590	40,148	31.93	428.80
Interest on balances due from depository institutions.....	2,958	561	777	1,866	8,931	427.27	252.98
Interest income on other earning assets.....	5,999	3,186	5,536	3,125	2,295	88.29	423.93
Total interest income (tax equivalent).....	477,031	476,061	632,210	611,557	406,996	0.20	180.15
Interest on time deposits of \$250K or more	262	602	709	4,313	4,122	-56.48	-44.37
Interest on time deposits < \$250K.....	530	1,342	1,566	8,532	4,499	-60.51	-16.93
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	5,824	6,021	7,274	21,876	19,702	-3.27	170.51
Interest on other borrowings and trading liabilities.....	2	6	16	47	7,935	-66.67	-99.88
Interest on subordinated debt and mandatory convertible securities	1,014	1,014	1,352	1,352	1,352	0.00	0.00
Total interest expense.....	7,632	8,985	10,917	36,120	37,610	-15.06	29.25
Net interest income (tax equivalent).....	469,399	467,076	621,293	575,437	369,386	0.50	185.57
Non-interest income.....	53,888	49,893	71,160	70,748	60,729	8.01	59.29
Adjusted operating income (tax equivalent)	523,287	516,969	692,453	646,185	430,115	1.22	164.01
Overhead expense.....	268,767	284,709	385,799	429,538	316,206	-5.60	86.86
Provision for credit losses.....	19,546	11,637	21,221	114,745	35,324		44.31
Securities gains (losses)	-238	0	0	0	0		
Other tax equivalent adjustments	0	0	-3	1	-1		
Pretax net operating income (tax equivalent).....	232,122	221,176	286,081	102,227	78,737	4.95	467.65
Applicable income taxes	66,647	64,131	79,935	8,563	20,593	3.92	337.20
Tax equivalent adjustments	85	102	133	200	417	-16.67	-91.83
Applicable income taxes (tax equivalent).....	66,732	64,233	80,068	8,763	21,010	3.89	309.78
Minority interest	102,091	96,881	127,101	57,695	35,635	5.38	1760.60
Net income before discontinued operations, net of minority interest	63,299	60,062	78,912	35,769	22,092	5.39	231.06
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	63,299	60,062	78,912	35,769	22,092	5.39	231.06
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	165,390	156,943	206,013	93,464	57,727	5.38	572.13
Investment securities income (tax equivalent).....	67,961	51,511	72,022	76,590	40,148	31.93	428.80
US Treasury and agency securities (excluding mortgage-backed securities)	1,356	1,482	2,097	7,509	6,495	-8.50	-42.88
Mortgage-backed securities	63,567	46,692	65,603	63,697	27,633	36.14	813.71
All other securities	3,038	3,337	4,322	5,384	6,020	-8.96	-13.72
Cash dividends declared.....	61,248	63,141	83,049	0	0	-3.00	
Common	61,248	63,141	83,049	0	0	-3.00	
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	3.37	3.12	71	3.39	2.90	81	3.36	2.85	84	3.39	3.27	59	4.16	4	65
Less: Interest expense	0.05	0.33	1	0.06	0.24	9	0.06	0.23	8	0.20	0.48	11	0.38	0.98	7
Equals: Net interest income (tax equivalent)	3.31	2.79	87	3.32	2.65	89	3.30	2.60	89	3.19	2.77	77	3.77	3.01	84
Plus: Non-interest income	0.38	0.94	16	0.35	1.09	11	0.38	1.04	14	0.39	1.21	12	0.62	1.32	19
Equals: adjusted operating income (tax equivalent)	3.69	3.77	51	3.68	3.80	46	3.67	3.70	51	3.58	4.04	29	4.39	4.41	49
Less: Overhead expense	1.90	2.18	31	2.03	2.21	39	2.05	2.17	43	2.38	2.57	48	3.23	2.69	78
Less: Provision for credit losses	0.14	0.10	69	0.08	-0.12	94	0.11	-0.09	92	0.64	0.51	70	0.36	0.15	91
Plus: Realized gains (losses) on held-to-maturity securities	0	0	1	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0	45	0	0.01	24	0	0.01	23	0	0.02	17	0	0.01	35
Plus: other tax equivalent adjustments	0	0	48	0	0	49	0	0	11	0	0	82	0	0	7
Equals: Pretax net operating income (tax equivalent)	1.64	1.46	71	1.57	1.76	36	1.52	1.66	41	0.57	1.04	15	0.80	1.56	7
Less: Applicable income taxes (tax equivalent)	0.47	0.34	86	0.46	0.41	69	0.42	0.38	70	0.05	0.23	9	0.21	0.36	11
Less: Minority interest	0.72	0	99	0.69	0	99	0.67	0	99	0.32	0	99	0.36	0	99
Equals: Net operating income	0.45	1.10	3	0.43	1.34	4	0.42	1.26	3	0.20	0.81	12	0.23	1.19	6
Plus: Net extraordinary items	0	0	51	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	0.45	1.10	3	0.43	1.34	3	0.42	1.26	3	0.20	0.82	12	0.23	1.19	6
Memo: Net income (last four quarters)	0.43	1.10	3	0.43	1.30	2	0.42	1.26	3	0.20	0.82	12	0.23	1.19	5
Net income-BHC and noncontrolling (minority) interest	1.17	1.11	62	1.12	1.35	30	1.09	1.27	30	0.52	0.83	18	0.59	1.20	7
Margin Analysis															
Average earning assets / Average assets	92.31	92.93	42	91.77	93.09	31	91.94	93.08	34	90.29	92.32	24	89.41	91.05	30
Average interest-bearing funds / Average assets	44.83	60.58	4	46.14	61.98	4	45.86	61.99	4	48.27	64.06	5	54.17	65.57	10
Interest income (tax equivalent) / Average earning assets	3.65	3.36	72	3.69	3.12	85	3.65	3.06	86	3.76	3.55	61	4.65	4.41	68
Interest expense / Average earning assets	0.06	0.35	1	0.07	0.26	10	0.06	0.25	8	0.22	0.52	12	0.43	1.08	7
Net interest income (tax equivalent) / Average earning assets	3.59	3.01	89	3.62	2.85	90	3.59	2.80	91	3.54	3.01	78	4.22	3.33	83
Yield or Cost															
Total loans and leases (tax equivalent)	4.73	4.24	86	4.97	4.07	87	4.94	4.01	89	4.87	4.27	82	5.50	5.09	78
Interest-bearing bank balances	0.87	0.79	60	0.11	0.13	16	0.11	0.14	14	0.29	0.27	60	1.66	2.04	27
Federal funds sold and reverse repos		1.05			0.25			0.25			0.68		0	2.44	4
Trading assets	0	0.57	26	0	0.45	26	0	0.45	26	0	0.60	23	0	0.99	21
Total earning assets	3.65	3.33	74	3.69	3.09	86	3.65	3.04	87	3.76	3.51	65	4.65	4.36	69
Investment securities (tax equivalent)	1.62	1.96	17	1.32	1.77	17	1.33	1.77	18	1.61	2.25	8	2.22	2.76	4
US Treasury and agency securities (excluding mortgage-backed securities)	1.46	1.38	55	1.69	1.23	78	1.55	1.14	78	2.36	1.75	80	1.37	2.32	6
Mortgage-backed securities	1.74	1.87	41	1.24	1.55	23	1.26	1.57	22	1.48	2.05	9	1.59	2.61	2
All other securities	0.91	2.89	2	2.59	2.85	44	2.58	2.81	46	2.62	3.24	23	3.13	4.06	24
Interest-bearing deposits	0.06	0.35	1	0.07	0.22	13	0.06	0.21	13	0.23	0.53	14	0.37	1.10	5
Time deposits of \$250K or more	0.15	0.61	5	0.26	0.70	8	0.24	0.66	8	0.91	1.42	13	1.18	1.96	7
Time deposits < \$250K	0.11	0.58	6	0.24	0.67	8	0.22	0.62	7	0.89	1.36	13	0.70	1.82	4
Other domestic deposits	0.10	0.31	13	0.11	0.16	38	0.10	0.15	37	0.30	0.36	44	0.49	0.93	16
Foreign deposits		0.52			0.12			0.14			0.42			1.19	
Federal funds purchased and repos		0.88		0.03	0.18	18	0.03	0.17	21	0.12	0.62	6	0.01	1.86	5
Other borrowed funds and trading liabilities	0.02	1.55	5	0.01	1.29	8	0.04	1.27	8	0.03	1.50	1	2.12	2.38	32
All interest-bearing funds	0.12	0.54	3	0.14	0.38	10	0.13	0.37	10	0.42	0.74	15	0.71	1.49	9

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019			
Non-interest Income and Expenses												
Total non-interest income		53,888		49,893		71,160		70,748		60,729		
Fiduciary activities income		7,353		7,660		10,301		9,846		7,658		
Service charges on deposit accounts - domestic		19,424		17,349		23,564		23,575		13,401		
Trading revenue.....		-120		352		350		296		185		
Investment banking fees and commissions.....		395		356		470		500		574		
Insurance activities revenue.....		0		0		0		0		0		
Venture capital revenue.....		0		0		0		0		0		
Net servicing fees		2,321		4,008		4,929		9,469		14,216		
Net securitization income		0		0		0		0		0		
Net gains (losses) on sales of loans, OREO, other assets.....		876		233		502		-842		6,285		
Other non-interest income.....		23,639		19,935		31,044		27,904		18,410		
Total overhead expenses		268,767		284,709		385,799		429,538		316,206		
Personnel expense.....		148,314		164,160		222,510		230,272		160,420		
Net occupancy expense.....		42,509		45,687		61,983		70,867		42,686		
Goodwill impairment losses		0		0		0		0		0		
Amortization expenses and impairment loss (other intangible assets).....		16,069		18,747		24,283		26,924		14,695		
Other operating expenses.....		61,875		56,115		77,023		101,475		98,405		
Fee income on mutual funds and annuities.....		152		148		195		276		343		
Memoranda												
Assets under management in proprietary mutual funds and annuities		0		0		0		0		0		
Number of equivalent employees		1,765		1,808		1,764		1,886		2,218		
Average personnel expense per employee.....		84.03		90.80		126.14		122.10		72.33		
Average assets per employee.....		10,698.54		10,367.55		10,681.72		9,557.34		4,412.90		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios												
Mutual fund fee income / Non-interest income	0.28	2.43	28	0.30	2.14	31	0.27	2.17	30	0.39	2.02	29
Overhead expenses / Net Interest Income + non-interest income	51.37	58.02	19	55.08	58.85	31	55.73	59.28	31	66.49	62.28	70
Percent of Average Assets												
Total overhead expense	1.90	2.18	31	2.03	2.21	39	2.05	2.17	43	2.38	2.57	48
Personnel expense.....	1.05	1.20	30	1.17	1.23	41	1.18	1.21	46	1.28	1.30	52
Net occupancy expense.....	0.30	0.22	82	0.32	0.24	84	0.33	0.23	87	0.39	0.26	91
Other operating expenses.....	0.55	0.73	23	0.53	0.72	25	0.54	0.72	23	0.71	0.94	32
Overhead less non-interest income	1.52	1.22	74	1.67	1.08	90	1.67	1.10	91	1.99	1.25	87
Percent of Adjusted Operating Income (Tax Equivalent)												
Total overhead expense	51.36	57.55	23	55.07	58.34	34	55.71	58.83	32	66.47	61.82	70
Personnel expense.....	28.34	31.86	25	31.75	32.89	34	32.13	32.93	38	35.64	32.36	67
Net occupancy expense.....	8.12	5.98	86	8.84	6.26	85	8.95	6.23	84	10.97	6.58	95
Other operating expenses.....	14.90	19.14	17	14.48	18.68	15	14.63	19.18	13	19.87	22.28	47
Total non-interest income	10.30	24.10	14	9.65	28.20	7	10.28	27.67	7	10.95	28.83	11
Fiduciary activities income	1.41	2.13	47	1.48	2.27	47	1.49	2.20	48	1.52	2.09	49
Service charges on domestic deposit accounts	3.71	3.30	53	3.36	3.25	50	3.40	3.27	50	3.65	3.27	55
Trading revenue.....	-0.02	0.57	12	0.07	0.68	54	0.05	0.62	55	0.05	1.28	46
Investment banking fees and commissions.....	0.08	2.15	18	0.07	2.46	15	0.07	2.58	17	0.08	2.46	15
Insurance activities revenue.....	0	0.36	12	0	0.38	11	0	0.36	11	0	0.41	11
Venture capital revenue.....	0	0.01	44	0	0.03	45	0	0.04	44	0	0.01	44
Net servicing fees	0.44	1.23	55	0.78	0.56	73	0.71	0.60	73	1.47	0.01	91
Net securitization income	0	0	46	0	0.01	43	0	0.01	44	0	0	45
Net gain (loss) - sales of loans, OREO, and other assets	0.17	1.19	24	0.05	3.64	7	0.07	3.30	10	-0.13	3.92	5
Other non-interest income.....	4.52	8.80	23	3.86	9.39	14	4.48	9.27	19	4.32	9.65	19
Overhead less non-interest income	41.06	32.79	76	45.42	29.67	92	45.44	30.52	92	55.52	31.93	92
Applicable income taxes / Pretax net operating income (tax equivalent).....	28.71	21.50	96	29	21.49	97	27.94	21.18	96	8.38	18.63	8
Applicable income tax + TE / Pretax net operating income + TE	28.75	23.57	93	29.04	23.11	94	27.99	22.67	95	8.57	21.18	7

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Real estate loans	6,895,503	6,653,642	6,559,699	6,567,600	7,360,525	3.64	194.77	
Commercial and industrial loans	527,799	675,779	597,008	1,624,783	571,277	-21.90	23.95	
Loans to individuals	4,167,092	3,646,153	3,783,157	2,856,792	2,148,811	14.29	173.83	
Loans to depository institutions and acceptances of other banks	0	0	0	0	0	0		
Agricultural loans	3,321	4,637	4,311	8,626	17,156	-28.38	1061.19	
Other loans and leases	77,618	65,690	62,109	65,810	68,631	18.16	49.35	
Less: Unearned income	0	0	0	0	0	0		
Loans and leases, net of unearned income	11,671,333	11,045,901	11,006,284	11,123,611	10,166,400	5.66	168.98	
Less: Allowance for loan and lease losses	133,192	130,850	135,834	129,248	37,315	1.79	671.37	
Net loans and leases	11,538,141	10,915,051	10,870,450	10,994,363	10,129,085	5.71	166.97	
Debt securities that reprice or mature in over 1 year	4,500,644	4,965,321	5,437,124	4,585,079	3,081,142	-9.36	531.10	
Mutual funds and equity securities	14,820	12,587	12,626	12,334	12,570	17.74	7164.71	
Subtotal	16,053,605	15,892,959	16,320,200	15,591,776	13,222,797	1.01	218.83	
Interest-bearing bank balances	339,385	706,552	763,972	761,155	648,255	-51.97	309.68	
Federal funds sold and reverse repos	0	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	166,528	705,442	623,525	797,192	1,386,947	-76.39	223.17	
Trading assets	30,508	50,462	36,249	81,410	41,341	-39.54		
Total earning assets	16,590,026	17,355,415	17,743,946	17,231,533	15,299,340	-4.41	220.91	
Non-interest-bearing cash and due from depository institutions	225,543	248,936	237,326	410,612	397,192	-9.40	311.03	
Premises, fixed assets, and leases	170,064	186,295	166,284	204,189	230,170	-8.71	215.53	
Other real estate owned	0	738	431	14,486	2,889	-100.00		
Investment in unconsolidated subsidiaries	0	0	0	0	0	0		
Intangible and other assets	1,364,277	1,261,085	1,274,874	1,282,088	1,274,603	8.18	221.75	
Total assets	18,349,910	19,052,469	19,422,861	19,142,908	17,204,194	-3.69	221.79	
Quarterly average assets	18,678,647	18,770,173	19,136,651	18,658,750	17,027,790	-0.49	228.71	
Average loans and leases (YTD)	11,279,519	11,292,670	11,203,010	10,874,469	6,465,408	-0.12	173.48	
Memoranda								
Loans held-for-sale	0	304	508	347	1,768	-100.00	-100.00	
Loans not held-for-sale	11,671,333	11,045,597	11,005,776	11,123,264	10,164,632	5.67	197.65	
Real estate loans secured by 1–4 family	2,258,401	1,970,278	2,019,717	1,931,191	2,168,653	14.62	287.11	
Commercial real estate loans	4,625,891	4,664,998	4,523,340	4,605,644	5,148,784	-0.84	166.17	
Construction and land development	75,813	85,444	65,386	93,265	183,291	-11.27	-32.14	
Multifamily	2,167,430	1,699,846	1,783,289	1,247,690	1,137,750	27.51	196.89	
Nonfarm nonresidential	2,382,648	2,879,708	2,674,665	3,264,689	3,827,743	-17.26	165.86	
Real estate loans secured by farmland	11,211	18,366	16,642	30,765	43,088	-38.96	-37.55	
Total investment securities	4,681,992	5,683,350	6,073,275	5,394,605	4,480,659	-17.62	512.12	
U.S. Treasury securities	0	70,587	55,282	96,792	611,032	-100.00	-100.00	
US agency securities (excluding mortgage-backed securities)	94,286	30,180	136,891	55,680	173,310	212.41	-17.84	
Municipal securities	101,968	74,771	71,740	87,379	120,984	36.37	24.89	
Mortgage-backed securities	3,589,394	5,412,901	5,710,773	5,038,015	3,488,812	-33.69	714.43	
Asset-backed securities	821,567	4,062	3,300	10,156	17,660	20125.68	4573.84	
Other debt securities	59,957	78,262	82,663	94,249	56,291	-23.39	32.83	
Mutual funds and equity securities	14,820	12,587	12,626	12,334	12,570	17.74	7164.71	
Available-for-sale securities	2,991,131	5,623,613	6,015,202	5,313,700	4,355,792	-46.81	375.02	
U.S. Treasury securities	0	70,587	55,282	96,792	611,032	-100.00	-100.00	
US agency securities (excluding mortgage-backed securities)	94,286	30,180	136,891	55,680	173,310	212.41	-17.84	
Municipal securities	85,523	55,574	52,466	65,119	77,744	53.89		
Mortgage-backed securities	2,176,276	5,389,010	5,687,900	5,001,860	3,437,415	-59.62	437.68	
Asset-backed securities	575,089	0	0	0	0	0		
Other debt securities	59,957	78,262	82,663	94,249	56,291	-23.39	32.83	
Mutual funds and equity securities	0	0	0	0	0	0	-100.00	
Held-to-maturity securities appreciation (depreciation)	-291,489	3,982	3,864	4,773	2,472			
Available-for-sale securities appreciation (depreciation)	-372,054	30,066	-2,598	104,272	-8,837			
Structured notes, fair value	0	0	0	0	0	0		
Pledged securities	1,299,044	1,190,150	1,318,095	1,472,376	2,153,040	9.15	94.34	

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	7,707,815	7,881,700	8,182,586	7,497,473	6,231,015	-2.21	295.66
NOW, ATS and transaction accounts	1,889,688	1,888,896	1,976,280	2,432,886	2,385,971	0.04	312.12
Time deposits less brokered deposits < \$250K	572,274	683,688	653,743	707,689	923,206	-16.30	180.82
MMDA and other savings accounts	5,596,128	5,634,083	5,703,943	5,252,094	4,338,420	-0.67	264.07
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	15,765,905	16,088,367	16,516,552	15,890,142	13,878,612	-2.00	280.13
Time deposits of \$250K or more	212,586	262,850	250,072	355,045	563,395	-19.12	55.55
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	0	2,000	0	3,310	24,622	-100.00	-100.00
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	0	0	0	0	279		-100.00
Other borrowings w/remaining maturity over 1 year	0	0	0	0	63,992		
Brokered deposits < \$250K	0	0	0	101,421	151,871		-100.00
Noncore funding	212,586	264,850	250,072	459,776	804,159	-19.73	-68.04
Trading liabilities	25,807	42,365	29,305	71,282	27,708	-39.08	
Subordinated notes and debentures + trust preferred securities	24,916	24,876	24,886	24,846	24,807	0.16	0.81
Other liabilities	206,173	225,835	214,269	229,701	170,947	-8.71	221.36
Total liabilities	16,235,387	16,646,293	17,035,084	16,675,747	14,906,233	-2.47	231.23
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	0	0	0	0	0		
Common surplus	688,117	624,976	688,117	688,117	688,117	10.10	19.43
Retained earnings	229,194	291,342	227,143	231,280	195,511	-21.33	319.90
Accumulated other comprehensive income	-108,025	4,526	-1,392	24,786	-4,199		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	809,286	920,844	913,868	944,183	879,429	-12.11	28.81
Noncontrolling (minority) interest in subsidiaries	1,305,237	1,485,332	1,473,909	1,522,978	1,418,532	-12.12	656.30
Total equity capital, including minority interest	2,114,523	2,406,176	2,387,777	2,467,161	2,297,961	-12.12	164.04
Total liabilities and capital	18,349,910	19,052,469	19,422,861	19,142,908	17,204,194	-3.69	221.79
Memoranda							
Non-interest-bearing deposits	7,707,815	7,881,700	8,182,587	7,497,473	6,231,015	-2.21	295.66
Interest-bearing deposits	8,270,676	8,469,517	8,584,037	8,849,135	8,362,863	-2.35	249.32
Total deposits	15,978,491	16,351,217	16,766,624	16,346,608	14,593,878	-2.28	270.24
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	913,868	944,183	944,183	879,429	672,839		
Accounting restatements	0	0	0	0	0		
Net income	63,299	60,062	78,912	35,769	22,092		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	61,248	63,141	83,049	0	0		
Change in other comprehensive income	-106,633	-20,260	-26,178	28,985	5,096		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	179,402		
Holding company equity capital, ending balance	809,286	920,844	913,868	944,183	879,429		

Percent Composition of Assets

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	37.58	39.88	40	34.92	36.06	42	33.77	36.25	37	34.31	36.22	41	42.78	37.78	51
Commercial and industrial loans	2.88	11.23	7	3.55	11.11	8	3.07	10.76	8	8.49	13.52	22	3.32	12.02	13
Loans to individuals	22.71	3.58	93	19.14	3.60	93	19.48	3.36	93	14.92	3.40	92	12.49	4.20	90
Loans to depository institutions and acceptances of other banks	0	0.02	33	0	0.02	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans.....	0.02	0.19	43	0.02	0.21	43	0.02	0.18	43	0.05	0.19	53	0.10	0.24	63
Other loans and leases.....	0.42	4.52	10	0.34	4.26	9	0.32	4.47	9	0.34	4.63	8	0.40	5.01	5
Net loans and leases.....	62.88	63.09	44	57.29	58.81	44	55.97	58.67	43	57.43	61.58	29	58.88	63.77	26
Debt securities over 1 year.....	24.53	18.76	72	26.06	18.32	75	27.99	19.46	75	23.95	15.55	84	17.91	14.60	67
Mutual funds and equity securities	0.08	0.05	71	0.07	0.05	68	0.07	0.06	67	0.06	0.05	70	0.07	0.06	67
Subtotal	87.49	83.05	68	83.42	78.17	67	84.03	79.22	66	81.45	78.16	56	76.86	79.65	24
Interest-bearing bank balances	1.85	3.61	38	3.71	9.37	21	3.93	8.50	25	3.98	7.51	27	3.77	3.06	68
Federal funds sold and reverse repos.....	0	0.52	27	0	0.53	27	0	0.54	28	0	0.82	26	0	1.57	25
Debt securities 1 year or less	0.91	1.71	40	3.70	1.51	86	3.21	1.56	85	4.16	1.68	86	8.06	1.91	92
Trading assets	0.17	0.59	60	0.26	0.58	59	0.19	0.49	58	0.43	1.01	53	0.24	1.19	52
Total earning assets.....	90.41	90.76	48	91.09	91.57	44	91.36	91.77	46	90.02	91.05	36	88.93	89.53	40
Non-interest cash and due from depository institutions.....	1.23	0.98	73	1.31	0.99	79	1.22	0.82	83	2.14	1.07	97	2.31	1.14	97
Other real estate owned.....	0	0.01	12	0	0.01	36	0	0.01	37	0.08	0.02	89	0.02	0.03	48
All other assets.....	8.36	8.19	49	7.60	7.39	56	7.42	7.35	53	7.84	7.82	50	8.76	9.27	42
Memoranda															
Short-term investments	2.76	6.75	28	7.41	12.31	29	7.14	11.47	35	8.14	11.17	42	11.83	7.63	77
U.S. Treasury securities.....	0	1.98	7	0.37	1.18	53	0.28	1.47	40	0.51	0.84	68	3.55	1.03	83
US agency securities (excluding mortgage-backed securities)	0.51	0.81	57	0.16	0.75	39	0.70	0.82	62	0.29	0.63	50	1.01	0.54	74
Municipal securities	0.56	1.69	43	0.39	1.70	37	0.37	1.73	34	0.46	1.69	35	0.70	1.34	48
Mortgage-backed securities	19.56	12.93	80	28.41	13.46	92	29.40	14.14	93	26.32	11.75	95	20.28	11.44	90
Asset-backed securities	4.48	0.85	93	0.02	0.47	56	0.02	0.50	53	0.05	0.32	59	0.10	0.28	66
Other debt securities	0.33	0.51	53	0.41	0.51	59	0.43	0.53	56	0.49	0.42	66	0.33	0.39	64
Loans held-for-sale.....	0	0.30	8	0	0.50	16	0	0.55	17	0	0.52	15	0.01	0.39	21
Loans held for investment	63.60	63.03	46	57.97	58.34	44	56.66	58.06	43	58.11	61.72	30	59.08	63.50	28
Real estate loans secured by 1–4 family	12.31	12.79	50	10.34	11.57	45	10.40	11.46	47	10.09	11.91	41	12.61	13.29	48
Revolving	0.57	1.52	28	0.64	1.44	31	0.58	1.42	30	0.84	1.66	33	1.24	2.07	41
Closed-end, secured by first liens	11.56	10.86	59	9.50	9.73	51	9.63	9.67	53	9	9.81	47	11.16	10.69	53
Closed-end, secured by junior liens	0.18	0.19	67	0.20	0.19	70	0.19	0.17	70	0.25	0.22	69	0.20	0.28	51
Commercial real estate loans	25.21	24.89	51	24.49	22.35	53	23.29	22.69	51	24.06	22.22	50	29.93	22.23	62
Construction and land development	0.41	3.92	13	0.45	3.40	13	0.34	3.34	12	0.49	3.40	15	1.07	3.44	26
Multifamily.....	11.81	3.87	90	8.92	3.32	89	9.18	3.57	87	6.52	3.12	87	6.61	3.01	89
Nonfarm nonresidential	12.98	15.73	40	15.11	14.65	50	13.77	14.57	47	17.05	14.72	56	22.25	14.69	72
Real estate loans secured by farmland.....	0.06	0.34	46	0.10	0.35	53	0.09	0.30	53	0.16	0.33	60	0.25	0.36	65

Loan Mix and Analysis of Concentrations of Credit

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	59.08	62.29	37	60.24	60.51	41	59.60	61.05	40	59.04	57.15	43	72.40	57.46	71
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	19.35	20.65	44	17.84	20	41	18.35	19.86	45	17.36	19.43	39	21.33	20.75	52
Real estate loans secured by 1–4 family.....	0.89	2.39	28	1.10	2.47	32	1.02	2.43	32	1.44	2.64	37	2.10	3.15	40
Revolving	18.46	18.01	55	16.73	17.35	47	17.33	17.24	50	15.92	16.59	46	19.23	17.39	61
Closed-end.....	39.63	38.12	47	42.23	37.13	56	41.10	37.86	52	41.40	34.63	58	50.65	33.52	82
Construction and land development.....	0.65	6.10	9	0.77	5.69	10	0.59	5.65	8	0.84	5.26	12	1.80	5.09	25
1–4 family.....	0.29	1.40	34	0.10	1.19	19	0	1.18	9	0.10	0.93	21	0.08	0.94	24
Other.....	0.36	4.62	7	0.68	4.46	10	0.59	4.40	9	0.74	4.19	12	1.72	4.02	25
Multifamily.....	18.57	5.86	92	15.39	5.41	89	16.20	5.78	89	11.22	4.96	89	11.19	4.69	88
Nonfarm nonresidential	20.41	24.30	39	26.07	24.45	50	24.30	24.56	46	29.35	22.93	64	37.65	22.15	86
Owner-occupied.....	3.61	8.11	27	4.39	8.31	30	4.22	8.29	30	4.75	7.68	32	6.13	7.72	41
Other.....	16.81	15.95	53	21.68	15.83	73	20.08	15.94	65	24.60	14.95	84	31.52	14.34	96
Real estate loans secured by farmland.....	0.10	0.55	45	0.17	0.61	53	0.15	0.54	53	0.28	0.54	63	0.42	0.55	66
Loans to depository institutions and acceptances of other banks.....	0	0.04	33	0	0.03	32	0	0.04	34	0	0.06	31	0	0.11	29
Commercial and industrial loans	4.52	18.37	5	6.12	19.45	7	5.42	18.86	8	14.61	22.17	22	5.62	19.53	9
Loans to individuals	35.70	6.24	94	33.01	6.58	93	34.37	6.24	93	25.68	6.13	93	21.14	7.13	86
Credit card loans	0	0.53	22	0	0.51	22	0	0.53	22	0	0.65	22	0	0.81	21
Agricultural loans.....	0.03	0.31	42	0.04	0.38	43	0.04	0.34	43	0.08	0.32	52	0.17	0.37	64
Other loans and leases.....	0.67	8.16	11	0.59	8.42	10	0.56	8.75	10	0.59	9.09	8	0.68	9.85	7
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	422.14	411.16	47	413.75	383.43	52	406.42	391.81	48	409.03	381.27	46	527.63	391.26	69
Real estate loans secured by 1–4 family.....	138.26	133.66	57	122.52	124.74	51	125.14	126.06	51	120.27	125.03	48	155.46	138.18	57
Revolving	6.37	15.46	29	7.58	15.53	32	6.96	15.44	31	10	17.42	37	15.33	21.26	44
Closed-end.....	131.89	116.59	64	114.94	107.54	56	118.18	108.85	59	110.28	106.14	55	140.13	115.20	65
Commercial real estate loans	283.20	254.65	54	290.08	238.58	60	280.26	245.88	57	286.84	234.65	58	369.08	229.44	81
Construction and land development.....	4.64	39.81	10	5.31	36.07	14	4.05	35.95	10	5.81	35.62	16	13.14	34.95	29
1–4 family.....	2.10	9.02	36	0.68	7.44	23	0.01	7.42	9	0.66	6.34	23	0.60	6.61	23
Other.....	2.55	30.27	7	4.64	28.34	14	4.04	28.11	11	5.15	28.16	17	12.54	27.32	32
Multifamily.....	132.69	40.47	89	105.70	35.29	89	110.49	38.66	88	77.71	32.74	89	81.56	31.04	90
Nonfarm nonresidential	145.87	161.09	45	179.07	156.30	58	165.72	158.05	51	203.32	155.06	62	274.39	152.10	85
Owner-occupied.....	25.77	53.43	26	30.13	52.63	30	28.76	52.99	31	32.93	52.37	32	44.70	53.07	46
Other.....	120.09	105.96	57	148.94	100.99	74	136.96	102.54	69	170.39	100.54	83	229.69	97.41	96
Real estate loans secured by farmland.....	0.69	3.36	45	1.14	3.67	54	1.03	3.22	54	1.92	3.44	62	3.09	3.60	66
Loans to depository institutions and acceptances of other banks.....	0	0.26	33	0	0.20	32	0	0.21	34	0	0.28	31	0	0.44	29
Commercial and industrial loans	32.31	115.08	7	42.02	116.17	10	36.99	114.45	8	101.19	139.91	30	40.95	122.02	14
Loans to individuals	255.11	35.47	95	226.73	36.56	95	234.40	34.55	95	177.92	37.47	94	154.03	43.51	90
Credit card loans	0	2.79	22	0	2.58	22	0	2.77	23	0	3.30	22	0	4.34	21
Agricultural loans.....	0.20	1.73	44	0.29	2.03	45	0.27	1.86	43	0.54	1.88	55	1.23	2.18	66
Other loans and leases.....	4.75	50.11	13	4.08	47.63	10	3.85	51.06	10	4.10	49.54	8	4.92	52.44	6
Supplemental															
Non-owner occupied CRE loans / Gross loans	37.09	30.74	65	38.80	29.25	72	38.09	30.07	68	37.79	27.32	76	45.81	26.45	89
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	265.03	205.31	68	266.48	187.63	78	259.76	195.33	73	261.81	183.76	77	333.83	178.57	88
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	290.80	262.15	54	296.60	244.92	60	288.52	252.85	56	294.74	240.85	57	378.53	236.10	81

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			945,870	1,052,821	1,257,326
Commit: Secured commercial real estate loans	169,265	136,864	123,099	236,900	279,690
Commit: Unsecured real estate loans	151,075	158,568	136,474	60,800	94,676
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	41,697	41,318	45,731	52,435	27,671
Standby letters of credit	0	0	0	0	130
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	305	1,424	0	6,590
Written options contracts (interest rate)	0	21,721	22,531	22,025	27,643
Purchased options contracts (interest rate)	0	21,721	21,616	22,025	22,411
Interest rate swaps	1,161,810	1,850,726	1,656,112	2,135,272	2,394,406
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

Percent of Total Assets	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Loan commitments (reported semiannually, June/Dec)					4.87	22.78	1	5.50	22.01	3	7.31	23.52	6		
Standby letters of credit	0.23	0.66	28	0.22	0.66	22	0.24	0.65	24	0.27	0.71	26	0.16	0.84	16
Commercial and similar letters of credit	0	0.02	21	0	0.02	19	0	0.02	20	0	0.02	20	0	0.02	43
Securities lent	0	0.08	42	0	0.10	42	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.27	27	0	0.24	28	0	0.24	27	0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.17	29	0	0.18	29	0	0.18	29	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.20	34	0	0.18	35	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.19	33	0	0.13	35	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	6.33	44.74	25	9.94	47.31	34	8.76	46.30	31	11.38	48.62	31	14.25	68.47	37
Interest rate contracts	6.33	32.78	27	9.94	35.15	37	8.76	32.46	34	11.38	34.36	33	14.25	47.31	39
Interest rate futures and forward contracts	0	3.53	14	0	4.39	27	0.01	3.25	27	0	6.21	12	0.04	10.67	26
Written options contracts (interest rate)	0	1.49	10	0.11	1.69	27	0.12	1.41	29	0.12	2.18	25	0.16	2.47	30
Purchased options contracts (interest rate)	0	1.57	23	0.11	1.29	53	0.11	1.31	54	0.12	1.46	49	0.13	2.65	51
Interest rate swaps	6.33	23.04	31	9.71	20.27	45	8.53	20.49	42	11.15	20.83	43	13.92	28.86	46
Foreign exchange contracts	0	6.65	26	0	6.12	25	0	6.30	26	0	6.01	25	0	10.12	22
Futures and forward foreign exchange contracts	0	4.26	27	0	3.76	27	0	3.78	27	0	3.47	25	0	5.23	23
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.85	38	0	0.76	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0	1.18	35	0	0.91	34	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.09	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.41	39	0	0.31	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.31	39	0	0.21	39	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.31	37	0	0.30	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)					8.44	44.98	1	9.68	42.82	2	19.45	45.53	15		

Derivative Instruments

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	1,161,810	1,894,473	1,701,683	2,179,322	2,451,050
Interest rate contracts	1,161,810	1,894,473	1,701,683	2,179,322	2,451,050
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	0	305	1,424	0	6,590
Written options	0	21,721	22,531	22,025	27,643
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	21,721	22,531	22,025	27,643
Purchased options	0	21,721	21,616	22,025	22,411
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	21,721	21,616	22,025	22,411
Swaps	1,161,810	1,850,726	1,656,112	2,135,272	2,394,406
Held for trading.....	1,161,810	1,894,168	1,699,344	2,179,322	2,439,228
Interest rate contracts	1,161,810	1,894,168	1,699,344	2,179,322	2,439,228
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	0	305	2,339	0	11,822
Interest rate contracts	0	305	2,339	0	11,822
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	1,161,809	1,872,752	1,679,152	2,157,297	2,423,407
One year or less	70,879	147,825	83,521	269,646	92,792
Over 1 year to 5 years	664,439	1,029,893	1,045,586	973,684	1,118,047
Over 5 years	426,491	695,034	550,045	913,967	1,212,568
Gross negative fair value (absolute value)	25,807	42,380	29,323	71,282	27,724
Gross positive fair value.....	30,508	50,462	36,251	81,410	41,367
Held for trading.....	30,508	50,462	36,249	81,410	41,341
Non-traded.....	0	0	2	0	26
Current credit exposure on risk-based capital derivative contracts	30,508	50,462	36,250	81,410	41,366
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
	Percent of Notional Amount														
Interest rate contracts	100	93.95	75	100	94.10	76	100	94.17	75	100	94.10	77	100	93.44	80
Foreign exchange contracts	0	3.10	25	0	3.22	25	0	3.47	25	0	3.49	25	0	3.20	22
Equity, commodity, and other contracts	0	1.15	35	0	1.21	34	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards	0	9.12	10	0.02	12.59	17	0.08	11.16	16	0	14.05	7	0.27	13.49	15
Written options	0	5.29	8	1.15	7.18	27	1.32	6.28	33	1.01	8.18	23	1.13	5.91	28
Exchange-traded	0	0.14	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter	0	4.93	8	1.15	6.91	28	1.32	5.96	36	1.01	7.73	23	1.13	5.10	29
Purchased options	0	4.14	20	1.15	3.41	53	1.27	3.27	55	1.01	3.42	51	0.91	4.42	50
Exchange-traded	0	0.14	41	0	0.12	41	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter	0	3.58	21	1.15	3.01	55	1.27	2.87	57	1.01	2.86	55	0.91	3.35	53
Swaps	100	77.96	94	97.69	71.71	83	97.32	74.26	80	97.98	68.76	87	97.69	69.75	83
Held for trading	100	38.03	97	99.98	40.70	93	99.86	40.42	92	100	43.53	96	99.52	44.16	91
Interest rate contracts	100	31.70	97	99.98	34.66	94	99.86	34.15	94	100	36.62	96	99.52	37.24	95
Foreign exchange contracts	0	1.66	34	0	1.55	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts	0	0.57	40	0	0.61	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded	0	61.97	2	0.02	59.30	6	0.14	59.58	7	0	56.47	3	0.48	55.84	8
Interest rate contracts	0	57.96	2	0.02	56.22	6	0.14	56.71	7	0	53.82	3	0.48	52.22	9
Foreign exchange contracts	0	0.39	33	0	0.36	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts	0	0.10	38	0	0.11	38	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)	100	93.16	62	98.85	91.91	59	98.68	92.53	55	98.99	91.48	66	98.87	93.86	62
One year or less	6.10	37.29	27	7.80	27.90	28	4.91	27.56	25	12.37	32.05	40	3.79	32.17	17
Over 1 year to 5 years	57.19	22.61	91	54.36	29.78	87	61.44	27.01	91	44.68	27.06	75	45.62	30.45	71
Over 5 years	36.71	26.09	68	36.69	29.19	57	32.32	29.89	55	41.94	29.56	65	49.47	28.09	72
Gross negative fair value (absolute value)	2.22	2.48	44	2.24	1.18	82	1.72	0.98	80	3.27	1.55	82	1.13	0.83	69
Gross positive fair value	2.63	2.55	57	2.66	1.59	87	2.13	1.34	85	3.74	2.23	83	1.69	1.19	75
Percent of Tier 1 Capital	0.02	0.10	29	0.03	0.05	63	0.02	0.04	55	0.05	0.07	65	0.02	0.06	58
Gross negative fair value, absolute value (X)	0.02	0.10	35	0.03	0.06	55	0.02	0.05	52	0.06	0.09	48	0.03	0.07	50
Gross positive fair value (X)	0.02	0.06	60	0.03	0.05	67	0.02	0.04	65	0.06	0.07	60	0.03	0.06	62
Held for trading (X)	0	0.02	4	0	0.01	5	0	0.01	11	0	0.02	4	0	0.01	14
Non-traded (X)	0.02	0.06	45	0.03	0.05	60	0.02	0.04	58	0.06	0.06	55	0.03	0.05	53
Current credit exposure (X)	0	0	50	0	0	46	0	0	46	0	0	43	0	0	45
Credit losses on derivative contracts	0.26	0.70	45	0.44	0.59	59	0.32	0.46	56	0.76	0.85	55	0.40	0.73	59
Past Due Derivative Instruments Fair Value	0	0	47	0	0	48	0	0	47	0	0	46	0	0	47
30-89 days past due	0	0	48	0	0	47	0	0	47	0	0	47	0	0	48
Other Ratios	0.26	0.70	45	0.44	0.59	59	0.32	0.46	56	0.76	0.85	55	0.40	0.73	59
Current credit exposure / Risk-weighted assets	0.26	0.70	45	0.44	0.59	59	0.32	0.46	56	0.76	0.85	55	0.40	0.73	59

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	135,834	129,248	129,248	37,315	26,440
Gross losses	32,810	18,547	25,466	30,730	29,153
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	10,622	8,512	10,831	7,918	4,704
Net losses	22,188	10,035	14,635	22,812	24,449
Provision for loan and lease losses	19,546	11,637	21,221	114,745	35,324
Adjustments	0	0	0	0	0
Ending balance	133,192	130,850	135,834	129,248	37,315
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.14	0.09	74	0.08	-0.12	94	0.11	-0.09	93	0.64	0.51	70	0.36	0.15	91
Provision for loan and lease losses / Average loans and leases	0.23	0.16	72	0.14	-0.21	95	0.19	-0.16	95	1.06	0.82	76	0.55	0.24	88
Provision for loan and lease losses / Net loan and lease losses	88.09	151.30	43	115.96	-65.12	80	145	-105.48	79	503	487.86	69	144.48	130.58	68
Allowance for loan and lease losses / Total loans and leases not held for sale	1.14	1.17	50	1.18	1.32	39	1.23	1.23	56	1.16	1.58	27	0.37	0.83	13
Allowance for loan and lease losses / Total loans and leases	1.14	1.15	53	1.18	1.30	40	1.23	1.20	56	1.16	1.55	28	0.37	0.81	13
Allowance for loan and lease losses / Net loans and leases losses (X)	4.50	38.64	12	9.78	17.40	45	9.28	21.39	40	5.67	11.58	41	1.53	8.03	8
Allowance for loan and lease losses / Nonaccrual assets	320.15	428.13	50	288.59	330.05	54	323.45	364.13	59	345.35	299.17	68	52.39	218.72	8
ALLL / 90+ days past due + nonaccrual loans and leases	281.21	320.87	54	265.29	271.93	59	207.49	287.08	45	335.42	244.34	74	42.85	151.73	9
Gross loan and lease losses / Average loans and leases	0.39	0.16	87	0.22	0.20	62	0.23	0.19	65	0.28	0.34	53	0.45	0.28	79
Recoveries / Average loans and leases	0.13	0.07	82	0.10	0.08	67	0.10	0.08	69	0.07	0.07	61	0.07	0.08	55
Net losses / Average loans and leases	0.26	0.09	88	0.12	0.12	56	0.13	0.11	63	0.21	0.27	50	0.38	0.21	81
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	44	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	41.71	34.26	70	27.70	25.09	64	35.25	34.67	61	27.16	33.98	44	20.67	36.22	26
Earnings coverage of net loan and lease losses (X)	11.34	36.38	33	23.19	26.30	58	20.99	39.72	51	9.50	22.91	42	4.65	24.40	19
Net Loan and Lease Losses By Type															
Real estate loans	0	-0.01	63	0	0.02	38	0	0.02	37	0.01	0.04	40	0	0.01	32
Real estate loans secured by 1-4 family	0	-0.02	72	-0.01	-0.01	47	0	-0.02	56	0	0.01	46	-0.01	0.01	31
Revolving	0	-0.06	75	0	-0.07	64	0	-0.07	69	0	0.01	54	0.01	0.02	56
Closed-end	0	-0.01	70	-0.01	-0.01	49	-0.01	-0.01	51	0	0	48	-0.01	0	28
Commercial real estate loans	0	0	56	0	0.04	30	0	0.04	27	0.02	0.07	41	0	0.01	38
Construction and land development	0	-0.02	73	0	0.01	64	0	0	64	0	0	59	0	-0.01	60
1-4 family	0	0	59	0	0	57	0	0	57	0	0	59	0	0	55
Other	0	-0.01	71	0	0.01	63	0	0	64	0	0	57	0	-0.01	61
Multifamily	0	0	56	0	0.01	52	0	0.01	48	0	0	58	0	0	56
Nonfarm nonresidential	0	0	55	0	0.05	29	0	0.05	24	0.03	0.11	40	0	0.02	38
Owner-occupied	0	0	59	0	0.01	32	0	0.01	30	0	0.02	26	0	0.01	45
Other	0	0.01	53	0	0.04	37	0	0.04	35	0.03	0.08	50	0	0.01	40
Real estate loans secured by farmland	0	0	55	0	-0.01	55	0	0	54	0	0.02	46	0	0.01	48
Commercial and industrial loans	-0.01	0.11	23	0.05	0.19	34	0.06	0.17	34	0.04	0.47	16	0.34	0.37	58
Loans to individuals	0.70	0.76	55	0.35	0.72	35	0.37	0.71	35	0.71	1.13	47	1.04	1.17	54
Credit card loans				1.94			2.27			1.84			2.92		3.11
Agricultural loans	0	0.02	50	0	0.02	49	0	0.02	48	5.01	0.19	96	0.15	0.08	77
Loans to foreign governments and institutions				0.05			0			0		0		0	
Other loans and leases	0.89	0.13	93	0.53	0.09	92	0.65	0.10	91	0.71	0.15	91	0.37	0.15	82

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019						
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases		111,721		88,068		98,839		92,396		79,448					
90+ days past due loans and leases		5,761		3,982		23,470		1,108		15,857					
Nonaccrual loans and leases		41,603		45,341		41,996		37,425		71,226					
Total past due and nonaccrual loans and leases		159,085		137,391		164,305		130,929		166,531					
Restructured 30–89 days past due		28		75		0		0		0					
Restructured 90+ days past due		0		0		0		0		0					
Restructured nonaccrual		368		313		408		1,255		62					
Total restructured loans and leases		396		388		408		1,255		62					
30–89 days past due loans held for sale		0		0		0		0		0					
90+ days past due loans held for sale		0		0		0		0		0					
Nonaccrual loans held for sale		0		0		0		0		0					
Total past due and nonaccrual loans held for sale		0		0		0		0		0					
Restructured loans and leases in compliance		105		431		209		1,443		741					
Other real estate owned		0		738		431		14,486		2,889					
Other Assets															
30–89 days past due		0		0		0		0		0					
90+ days past due		0		0		0		0		0					
Nonaccrual		0		0		0		0		0					
Total other assets past due and nonaccrual		0		0		0		0		0					
Percent of Loans and Leases															
30–89 days past due loans and leases	0.96	0.33	89	0.80	0.29	91	0.90	0.32	91	0.83	0.39	86	0.78	0.43	85
90+ days past due loans and leases	0.05	0.10	59	0.04	0.09	56	0.21	0.10	80	0.01	0.12	33	0.16	0.15	69
Nonaccrual loans and leases	0.36	0.37	50	0.41	0.54	40	0.38	0.46	44	0.34	0.66	21	0.70	0.51	73
90+ days past due and nonaccrual loans and leases	0.41	0.52	50	0.45	0.68	32	0.59	0.62	56	0.35	0.85	15	0.86	0.71	68
30–89 days past due restructured	0	0.01	38	0	0.01	44	0	0.01	21	0	0.01	16	0	0.01	13
90+ days past due restructured	0	0.01	31	0	0	30	0	0	30	0	0.01	29	0	0.01	29
Nonaccrual restructured	0	0.09	10	0	0.12	7	0	0.10	8	0.01	0.13	12	0	0.14	10
30–89 days past due loans held for sale	0	0	40	0	0	39	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0	40	0	0	40	0	0.01	38	0	0	40
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.96	0.33	89	0.80	0.29	91	0.90	0.32	91	0.83	0.40	86	0.78	0.43	85
90+ days past due assets	0.05	0.10	58	0.04	0.09	55	0.21	0.10	80	0.01	0.12	31	0.16	0.15	69
Nonaccrual assets	0.36	0.37	50	0.41	0.55	40	0.38	0.47	44	0.34	0.67	21	0.70	0.53	73
30+ days past due and nonaccrual assets	1.36	0.89	80	1.24	1	71	1.49	0.97	79	1.18	1.29	55	1.64	1.19	78
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.26	0.33	50	0.26	0.40	31	0.34	0.36	56	0.20	0.52	17	0.51	0.44	63
90+ days past due and nonaccrual assets + other real estate owned	0.26	0.35	48	0.26	0.42	30	0.34	0.37	55	0.28	0.55	22	0.52	0.48	61
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.23	0.38	34	0.24	0.48	23	0.22	0.41	25	0.28	0.60	20	0.44	0.53	44
Allowance for loan and lease losses	31.34	55.46	30	35.60	67.85	25	31.39	62.64	23	41.28	66.66	29	200.61	115.41	87
Equity capital + allowance for loan and lease losses	4.43	3.63	66	4.43	4.12	63	4.06	3.60	62	4.97	4.97	55	8.17	4.28	88
Tier 1 capital + allowance for loan and lease losses	2.56	3.90	38	2.90	4.89	27	2.64	4.30	31	3.32	6.05	23	5.37	5.65	51
Loans and leases + other real estate owned	0.36	0.61	31	0.42	0.82	25	0.39	0.71	24	0.48	0.97	20	0.74	0.85	46

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.30	0.23	71	0.29	0.25	67	0.42	0.26	79	0.57	0.39	75	0.34	0.38	54
	90+ days past due		0	0.11	17	0.02	0.12	53	0	0.12	15	0.01	0.16	42	0.21	0.16	77
	Nonaccrual.....		0.43	0.41	62	0.61	0.60	60	0.54	0.52	59	0.41	0.76	31	0.78	0.46	81
Commercial and industrial	30–89 days past due		0.77	0.29	89	3.39	0.24	98	0.46	0.24	80	0.32	0.23	76	0.67	0.31	85
	90+ days past due		1.09	0.06	96	0.36	0.02	97	3.92	0.04	98	0.03	0.03	66	0.12	0.05	81
	Nonaccrual.....		0.02	0.47	8	0.04	0.65	7	0.04	0.57	8	0.26	0.75	21	1.24	0.83	74
Individuals	30–89 days past due		2.08	0.83	89	1.26	0.60	85	1.81	0.63	89	1.68	0.83	87	2.33	0.83	91
	90+ days past due		0	0.10	20	0	0.08	37	0	0.09	41	0	0.14	40	0	0.17	35
	Nonaccrual.....		0.28	0.17	76	0.13	0.17	55	0.17	0.17	62	0.21	0.28	56	0.31	0.17	71
Depository institution loans	30–89 days past due			0			0.03			0.01				0			0
	90+ days past due			0			0			0				0			0
	Nonaccrual.....			0			0			0				0			0
Agricultural	30–89 days past due		0	0.09	29	0.39	0.11	86	0	0.07	30	18.63	0.17	98	3.01	0.24	97
	90+ days past due		0	0	44	0	0	45	0	0	42	0	0	44	0	0	42
	Nonaccrual.....		0.81	0.27	84	0	0.51	25	0	0.70	27	0	0.49	24	1.77	0.67	81
Foreign governments	30–89 days past due			0			0			0.50				0			0.07
	90+ days past due			0			0			0				0			0
	Nonaccrual.....			0.14			0.17			0.15				0.09			0.03
Other loans and leases	30–89 days past due		0	0.13	16	0	0.11	15	0	0.12	16	0	0.18	15	0.06	0.20	46
	90+ days past due		0	0.01	33	0	0.01	33	0	0.01	34	0	0.01	33	0	0.01	30
	Nonaccrual.....		0	0.06	23	0	0.13	20	0	0.09	21	0.04	0.15	50	0.04	0.13	50

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct												
		Memoranda														
1–4 family	30–89 days past due	0.39	0.39	65	0.33	0.36	58	0.13	0.46	16	0.95	0.65	78	0.50	0.67	46
	90+ days past due	0	0.22	20	0	0.25	17	0	0.24	18	0.03	0.33	52	0	0.31	14
	Nonaccrual	0.19	0.58	21	0.58	0.76	44	0.38	0.71	33	0.62	0.89	43	0.48	0.73	40
Revolving	30–89 days past due	0.52	0.31	75	0.41	0.33	62	0.03	0.28	23	1.01	0.48	84	0.18	0.45	21
	90+ days past due	0	0.02	34	0	0.03	32	0	0.02	35	0.09	0.03	84	0	0.05	24
	Nonaccrual	0.39	0.86	45	1.24	1.05	74	0.91	1.18	66	0.71	1.13	46	1.08	1	72
Closed-end	30–89 days past due	0.39	0.41	63	0.33	0.36	58	0.14	0.49	19	0.95	0.65	78	0.54	0.70	49
	90+ days past due	0	0.25	21	0	0.27	18	0	0.26	18	0.03	0.38	49	0	0.35	16
	Nonaccrual	0.18	0.57	21	0.53	0.71	41	0.35	0.67	32	0.62	0.87	44	0.42	0.70	36
Junior lien	30–89 days past due	0.01	0.01	64	0.04	0.01	95	0.01	0.01	51	0.01	0.02	57	0.02	0.02	50
	90+ days past due	0	0	38	0	0	34	0	0	36	0	0	32	0	0	29
	Nonaccrual	0.04	0.02	77	0.09	0.04	81	0.10	0.03	89	0.16	0.04	92	0.06	0.04	67
Commercial real estate	30–89 days past due	0.26	0.13	80	0.27	0.16	78	0.54	0.15	90	0.42	0.26	75	0.27	0.18	76
	90+ days past due	0	0.01	29	0.03	0.01	82	0	0.01	28	0	0.02	23	0.29	0.03	97
	Nonaccrual	0.54	0.29	81	0.62	0.48	69	0.60	0.38	74	0.32	0.62	34	0.90	0.23	96
Construction and development	30–89 days past due	8.38	0.19	98	0	0.15	18	0	0.17	17	0.26	0.28	63	3.23	0.28	97
	90+ days past due	0	0.01	36	0	0.01	38	0	0.01	38	0	0.01	35	0	0.02	33
	Nonaccrual	0	0.14	16	0	0.31	14	0	0.20	15	0	0.41	11	4.62	0.20	97
1–4 family	30–89 days past due	0	0.02	30	0	0.03	31	0	0.02	30	0	0.03	28	0	0.06	25
	90+ days past due	0	0	45	0	0	45	0	0	44	0	0	42	0	0	41
	Nonaccrual	0	0.01	32	0	0.02	31	0	0.01	32	0	0.03	27	0	0.02	30
Other	30–89 days past due	8.38	0.13	98	0	0.10	21	0	0.13	21	0.26	0.22	71	3.23	0.20	97
	90+ days past due	0	0	38	0	0	40	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	0	0.12	18	0	0.25	15	0	0.16	18	0	0.35	12	4.62	0.17	97
Multifamily	30–89 days past due	0.01	0.04	59	0.09	0.09	71	0	0.07	27	0	0.09	22	0.10	0.08	72
	90+ days past due	0	0	45	0	0	46	0	0	46	0	0	45	0	0	41
	Nonaccrual	0.80	0.06	95	1	0.13	91	0.96	0.17	89	0	0.11	20	0	0.05	21
Nonfarm non-residential	30–89 days past due	0.23	0.10	81	0.38	0.12	87	0.92	0.13	96	0.58	0.23	83	0.18	0.14	68
	90+ days past due	0	0.01	33	0.05	0.01	85	0	0.01	31	0	0.02	26	0.40	0.03	97
	Nonaccrual	0.33	0.36	56	0.41	0.58	49	0.38	0.45	56	0.45	0.80	40	0.99	0.28	95
Owner Occupied	30–89 days past due	0.07	0.04	74	0	0.04	10	0.02	0.04	45	0.12	0.07	74	0	0.07	8
	90+ days past due	0	0	36	0	0	35	0	0	37	0	0	33	0	0.01	26
	Nonaccrual	0.28	0.12	81	0.30	0.20	73	0.30	0.17	79	0.37	0.27	66	0.36	0.16	81
Other	30–89 days past due	0.15	0.05	84	0.38	0.07	91	0.90	0.08	96	0.47	0.14	86	0.18	0.07	83
	90+ days past due	0	0	39	0.05	0.01	89	0	0	37	0	0.01	33	0.40	0.01	97
	Nonaccrual	0.05	0.21	35	0.12	0.31	36	0.08	0.23	37	0.08	0.44	26	0.64	0.10	96
Farmland	30–89 days past due	1.36	0.09	94	0.23	0.13	81	0.91	0.10	93	0	0.11	30	0	0.23	23
	90+ days past due	0	0	45	0	0.01	44	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	3.32	0.51	92	0.96	1.06	70	1.06	0.69	77	0.72	1.13	54	0.64	0.84	57
Credit card	30–89 days past due		1.22			0.79			0.81			0.95			1.19	
	90+ days past due		0.50			0.40			0.45			0.63			0.78	
	Nonaccrual		0.13			0.08			0.10			0.05			0.11	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	688,117	624,976	688,117	688,117	688,117										
Retained earnings	229,194	291,342	227,143	231,280	195,511										
Accumulated other comprehensive income (AOCI)	-108,025	4,526	-1,392	24,786	-4,199										
Common equity tier 1 minority interest	1,305,237	1,485,332	1,473,909	1,522,978	1,418,532										
Common equity tier 1 capital before adjustments/deductions	2,114,523	2,406,176	2,387,777	2,467,161	2,297,961										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	896,512	917,061	913,240	925,986	951,222										
Accumulated other comprehensive income-related adjustments	-282,249	11,815	-3,636	64,767	-10,970										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	1,500,260	1,477,300	1,478,173	1,476,408	1,357,709										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	1,500,260	1,477,300	1,478,173	1,476,408	1,357,709										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	0	0	0	0	0										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	0	0	0	0	0										
Tier 1 Capital	1,500,260	1,477,300	1,478,173	1,476,408	1,357,709										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	9,966	14,926	14,932	24,846	24,807										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	139,420	135,608	141,117	133,481	44,599										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	149,386	150,534	156,049	158,327	69,406										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	149,386	150,534	156,049	158,327	69,406										
Exited advanced approach tier 2 capital															
Total capital	1,649,646	1,627,834	1,634,222	1,634,735	1,427,115										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	18,678,647	18,770,173	19,136,651	18,658,750	17,027,790										
Less: Deductions from common equity tier 1 capital	896,512	917,061	913,240	925,986	951,222										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	17,782,135	17,853,112	18,223,411	17,732,764	16,076,568										
Total risk-weighted assets	11,798,340	11,374,493	11,438,595	10,692,806	10,439,218										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	12.72	11.77	68	12.99	12.59	64	12.92	12.37	66	13.81	12.35	79	13.01	12.11	76
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	12.72	12.48	60	12.99	13.31	53	12.92	13.11	56	13.81	13.08	72	13.01	12.78	63
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	13.98	14.27	53	14.31	15.21	40	14.29	14.91	47	15.29	15.23	58	13.67	14.36	45
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	8.44	9.22	25	8.27	9.07	28	8.11	8.98	27	8.33	9.13	29	8.45	9.76	15
Supplementary leverage ratio, advanced approaches HCs		6.74		6.90			6.71			8.72			7.41		

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		0			0			0			0			0			
Total property and casualty assets		0			0			0			0			0			
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		0			0			0			0			0			
Total property and casualty equity		0			0			0			0			0			
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		0			0			0			0			0			
Total property and casualty		0			0			0			0			0			
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0			
Unearned premiums (P/C)		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		0			0			0			0			0			
Other insurance activities income		0			0			0			0			0			
Insurance and reinsurance underwriting income		0			0			0			0			0			
Premiums		0			0			0			0			0			
Credit related insurance underwriting		0			0			0			0			0			
Other insurance underwriting		0			0			0			0			0			
Insurance benefits, losses, expenses		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries		0			0			0			0			0			
Life insurance assets	101,469			99,635			99,987			97,702			95,573		1.84	117.19	

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	51.77			53.46			53.11			53.67			51.47					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	48.23			46.54			46.89			46.33			48.53					
Separate account assets (L/H) / Total life assets	11.73			13.15			13.40			11.24			7.26					
Insurance activities revenue / Adjusted operating income	0	0.36	12	0	0.38	11	0	0.36	11	0	0.41	11	0	0.47	11			
Premium income / Insurance activities revenue	2.54			2.90			2.76			2.84			7.32					
Credit related premium income / Total premium income	32.83			31.14			32.99			38.23			34.91					
Other premium income / Total premium income	67.17			68.86			67.01			61.77			65.09					
Insurance underwriting net income / Consolidated net income	0	0.02	43	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39			
Insurance net income (P/C) / Equity (P/C)	15.15			28.21			23.22			15.59			19.86					
Insurance net income (L/H) / Equity (L/H)	177.77			5.51			4.49			3.62			5.13					
Insurance benefits, losses, expenses / Insurance premiums	4,581.19			-364.02			927.51			447.82			233.61					
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0.07			0.07			0.07			0.15					
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0			0.15					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	6.21	12.02	29	6.20	11.72	29	6.19	12	28	6.08	11.03	32	6.85	11.51	35			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.55	37	0	0.44	37	0	0.46	37	0	0.75	37	0	1.39	34			

Foreign Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	0	0	0	0	221
Real estate loans.....	0	0	0	0	221
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	221
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans		0.84			0.63			0.66		0	0.87	31	0	1.25	31
Cost: Interest-bearing deposits.....		0.52			0.12			0.14			0.42				1.19
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.26			0.18			0.20			5.18				27.03
Commercial and industrial loans		0.13			0.86			0.79			0.64				0.29
Foreign governments and institutions		0.05			0			0			0				0
Growth Rates															
Net loans and leases.....		20.31			-0.16			6.83		-100	-2.40	1			22.48
Total selected assets.....		21.10			3.36			9.48		-100	2.04	2			12.40
Deposits		-2.72			10.74			0.73			3.46				10.36

Servicing, Securitization and Asset Sale Activities—Part 1

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Activity								
Securitization activities.....		71,133	132,418	111,362	272,966	678,163	-46.28	-95.85
1–4 family residential loans.....		0	0	0	0	0		
Home equity lines.....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		71,133	132,418	111,362	272,966	678,163	-46.28	-95.85
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Retained credit exposure.....		1,504	4,062	3,300	10,156	17,661	-62.97	-88.21
1–4 family residential loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		1,504	4,062	3,300	10,156	17,661		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0		
Seller's interest carried as securities and loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Activity as a Percent of Total Assets								
Securitization activities.....		0.39	0.70	0.57		1.43		3.94
1–4 family residential loans		0	0	0		0		0
Home equity lines		0	0	0		0		0
Credit card receivables.....		0	0	0		0		0
Auto loans.....		0.39	0.70	0.57		1.43		3.94
Commercial and Industrial loans		0	0	0		0		0
All other loans and leases.....		0	0	0		0		0
Asset-backed commercial paper conduits.....		0	0	0		0		0
Credit exposure from credit enhancements provided to conduit structures		0	0	0		0		0
Liquidity commitments provided to conduit structures		0	0	0		0		0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans		18.35	16.54	17.16		15.54		18.03
Home equity lines		0.89	1.09	1.01		1.41		1.97
Credit card receivables.....		0	0	0		0		0
Auto loans and other consumer loans.....		36.06	33.77	35		27.42		25.98
Commercial and industrial loans		4.49	6.05	5.37		14.26		5.27
All other loans and leases.....		40.21	42.56	41.46		41.38		48.75

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019		
	Percent of Total Securitization Activities by Type						
Retained credit exposure.....	2.11	3.07	2.96	3.72	2.60		
1–4 family residential loans.....							
Home equity lines.....							
Credit card receivables.....							
Auto loans.....	2.11	3.07	2.96	3.72	2.60		
Commercial and industrial loans.....							
All other loans and leases.....							
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines.....							
Credit card receivables.....							
Commercial and industrial loans							
Percent of Tier 1 Capital							
Total retained credit exposure.....	0.10	0.27	0.22	0.69	1.30		
Total retained credit exposure and asset sale credit exposure	0.15	0.38	0.33	0.80	1.43		
Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	5,185	6,562	7,041	14,341	36,878	-20.98	-90.19
Commcial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30–89 days past due securitized assets.....	5,185	6,562	7,041	14,341	36,878	-20.98	-90.19
90+ Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	576	640	449	1,323	3,115	-10.00	-93.72
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets	576	640	449	1,323	3,115	-10.00	-93.72
Total past due securitized assets.....	5,761	7,202	7,490	15,664	39,993	-20.01	-90.71
Net Losses on Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	1,065	1,594	2,138	9,384	22,605	-33.19	-96.80
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	1,065	1,594	2,138	9,384	22,605	-33.19	-96.80

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans	7.29	4.96	6.32	5.25	5.44
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	7.29	4.96	6.32	5.25	5.44
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans	0.81	0.48	0.40	0.48	0.46
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	0.81	0.48	0.40	0.48	0.46
Total past due securitized assets percent of securitized assets	8.10	5.44	6.73	5.74	5.90
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans	2	1.61	1.92	3.44	3.33
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	2	1.61	1.92	3.44	3.33
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.39	0.33	0.14	0.95	0.54
Home equity lines	0.52	0.41	0.03	1.01	0.18
Credit card receivables					
Commercial and industrial loans	0.77	3.39	0.46	0.32	0.67
All other loans and leases	1.10	0.69	1.10	0.88	0.80
Total managed loans past due 30–89 days	1	0.85	0.95	0.94	1.07
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0	0	0	0.03	0
Home equity lines	0	0	0	0.09	0
Credit card receivables					
Commercial and industrial loans	1.09	0.36	3.92	0.03	0.12
All other loans and leases	0	0.02	0	0	0.19
Total managed loans past due 90+ days	0.05	0.04	0.22	0.02	0.17
Total Past Due Managed Assets	1.05	0.89	1.17	0.96	1.25
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0	-0.01	-0.01	0	-0.01
Home equity lines	0	0	0	0	0.01
Credit card receivables					
Commercial and industrial loans	-0.01	0.05	0.06	0.04	0.34
All other loans and leases	0.33	0.15	0.17	0.28	0.28
Net Losses on Managed Assets Percent of Total Managed Assets	0.26	0.14	0.15	0.28	0.43

Parent Company Income Statement

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	0	0	0	0	0	0	
Dividends	0	0	0	0	0	0	
Interest	0	0	0	0	0	0	
Management and service fees	0	0	0	0	0	0	
Other income	0	0	0	0	0	0	
Income from nonbank subsidiaries	0	0	0	0	0	0	
Dividends	0	0	0	0	0	0	
Interest	0	0	0	0	0	0	
Management and service fees	0	0	0	0	0	0	
Other income	0	0	0	0	0	0	
Income from subsidiary holding companies	0	0	0	0	0	0	
Dividends	0	0	0	0	0	0	
Interest	0	0	0	0	0	0	
Management and service fees	0	0	0	0	0	0	
Other income	0	0	0	0	0	0	
Total income from subsidiaries	0	0	0	0	0	0	
Securities gains (losses)	0	0	0	0	0	0	
Other operating income	0	0	0	0	0	0	
Total operating income	0	0	0	0	0	0	
Operating Expenses							
Personnel expenses	0	0	0	0	0	0	
Interest expense	0	0	0	0	0	0	
Other expenses	0	0	0	0	0	0	
Provision for loan and lease losses	0	0	0	0	0	0	
Total operating expenses	0	0	0	0	0	0	
Income (loss) before taxes	0	0	0	0	0	0	
Applicable income taxes (credit)	0	0	0	0	0	0	
Extraordinary items							
Income before undistributed income of subsidiaries	0	0	0	0	0	0	
Equity in undistributed income of subsidiaries	63,299	60,062	78,912	35,769	22,092	5.39	231.06
Bank subsidiaries	63,299	60,062	78,912	35,769	22,092	5.39	231.06
Nonbank subsidiaries	0	0	0	0	0	0	
Subsidiary holding companies	0	0	0	0	0	0	
Net income (loss)	63,299	60,062	78,912	35,769	22,092	5.39	231.06
Memoranda							
Bank net income	63,299	60,062	78,912	35,769	22,092	5.39	231.06
Nonbank net income	0	0	0	0	0	0	
Subsidiary holding companies' net income	0	0	0	0	0	0	

